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    L1: Entry 1 of 1                 File: DWPI              Nov 13, 2001
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DERWENT-ACC-NO: 2000-038677
DERWENT-WEEK: 200173
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TITLE: Electronic fund transfer system for banks

INVENTOR: COTTON, R M; PAWELCZYK, J S ; THOMAS, G F ; WOOD, A G

PATENT-ASSIGNEE:

ASSIGNEE	CODE
CLEARING HOUSE SERVICE CO LLC	CLEAN

PRIORITY-DATA: 1998US-0066702 (April 27, 1998), 2000US-0526430 (March 15, 2000)

PATENT-FAMILY:

PUB-NO	PUB-DATE	LANGUAGE	PAGES	MAIN-IPC
US 6317745 B1	November 13, 2001		000	G06F017/30
WO 9956219 A1	November 4, 1999	E	081	G06F015/21
US 6173272 B1	January 9, 2001		000	G06F017/60

DESIGNATED-STATES: CA MX

APPLICATION-DATA:

PUB-NO	APPL-DATE	APPL-NO	DESCRIPTOR
US 6317745B1	April 27, 1998	1998US-0066702	Div ex
US 6317745B1	March 15, 2000	2000US-0526430	
WO 9956219A1	April 27, 1999	1999WO-US09064	
US 6173272B1	April 27, 1998	1998US-0066702	

INT-CL (IPC): G06 F 15/21; G06 F 17/30; G06 F 17/60

ABSTRACTED-PUB-NO: US 6173272B
BASIC-ABSTRACT:

NOVELTY - The trusted third party station (13) in response to universal identifier number received from home banking system (40), generates routing or transit number of payee's bank and account number, to facilitate transfer of amount owed to payee's account to bank of payee.

DETAILED DESCRIPTION - A home banking system (40) communicates electronically with the payer station (30) and trusted third party system (13). The home banking system generates universal identifier number uniquely identifying the payee, upon receipt of payment order from payer station and transmits it to trusted third party system. INDEPENDENT CLAIMS are also included for electronic fund transfer method and a computer readable medium containing a computer program to be executed on the third parties system.

USE - For electronic fund transfer between payer and payee in banks.

ADVANTAGE - Since the payer's home banking system is aware only of universal identifier and does not know billers account or routing number, confidentiality of the system is improved.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of electronic banking system.

Third party system 13

Payer station 30

Home banking system 40
ABSTRACTED-PUB-NO:

US 6317745B
EQUIVALENT-ABSTRACTS:

NOVELTY - The trusted third party station (13) in response to universal identifier number received from home banking system (40), generates routing or transit number of payee's bank and account number, to facilitate transfer of amount owed to payee's account to bank of payee.

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Third party system 13

Payer station 30

Home banking system 40

WO 9956219A

CHOSEN-DRAWING: Dwg.2A/12

TITLE-TERMS: ELECTRONIC FUND TRANSFER SYSTEM BANK

DERWENT-CLASS: T01 T05

EPI-CODES: T01-H07C5E; T01-J05A1; T01-J12C; T05-L02;

SECONDARY-ACC-NO:
Non-CPI Secondary Accession Numbers: N2000-029198

Filing Language: English
Fulltext Word Count: 11576

Fulltext Availability:
  Claims

Claim
  I. Amethodfortokeniessauthorizationofanelectronicpaymentbetweenapayoranda
  payee using an electronic **third** **party** identicator and at least one
  payor bid biometric sample, said method comprising the steps of. a. a
  payor registration step, wherein the payor registers with an electronic
  third **party** identicator at least one registration biometric sample,
  and at least one
  payor credit/debit account...

  ...a payee registration step, wherein the payee registers a payee
  identification
  data with the electronic **third** **party** identicator;
  c. a transaction formation step, wherein an electronic financial
  transaction is formed between the...

  ...identification data, the
  transaction amount, and payor bid biometric sample are electronically
  forwarded to the **third** **party** electronic identicator;
  e. a payor identification step, wherein the electronic **third** **party**
  identicator
  compares the bid biometric sample with at least one registered biometric
  sample for producing...

  ...successful or failed identification of the payor; f. a payee
  identification step, wherein the electronic **third** **party** identicator
  compares the payee's bid identification data with a payee's registered
  identification data...

  ...as smartcards or magnetic swipe cards to transfer funds from the payor's
  credit/debit **account** to the payee's financial **account** .
  29
  . The method of Claim I wherein the payee identification data comprises
  any one of...
  ...a payee telephone number, a payee email address, a payee digital
  certificate code, a payee **account** index, a payee financial **account**
  number, a payee biornetric, and a payee biometric and PIN **combination** .

  3 The method of Claim I wherein the payee registration step further
  comprises registering a...

12/3,K/39   (Item 39 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00524867   **Image available**
ELECTRONIC FUNDS TRANSFER METHOD AND SYSTEM AND BILL PRESENTMENT METHOD AND
     SYSTEM
SYSTEME ET PROCEDE DE TRANSFERT DE FONDS ELECTRONIQUES ET SYSTEME ET
     PROCEDE DE PRESENTATION DE FACTURE
Patent Applicant/Assignee:
  THE CLEARING HOUSE SERVICE COMPANY L L C,
Inventor(s):
  THOMAS George F,
  WOOD Albert G,
  PAWELCZYK Joseph S,
  COTTON Robert M,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9956219 A1 19991104
  Application: WO 99US9064 19990427 (PCT/WO US9909064)
  Priority Application: US 9866702 19980427
Designated States: CA MX

Detailed Description
... regarding the
  payor's bank.

  To further these objects, a funds transfer system for
  facilitating **electronic   funds   transfer** between a payor
  and a payee by means of an intermediate trusted **third
  party** is provided. The funds ...communicate electronically with the
  payor station, to
  receive the payment order, and with the trusted **third
  party** ; a trusted **third   party** system associated with the
  trusted **third   party** , the trusted **third   party** system
  comprising a computer structured to communicate
  electronically with both the home banking system and...

...is
  operable, upon receipt of the payment order from the
  payor station, to generate a **universal** identifier
  number uniquely identifying the payee and to transmit
  electronically the **universal** identifier number to the
  trusted **third   party** via a communication with the
  trusted **third   party** system. The trusted **third   party**
  system computer is operable, in response to receipt of
  the **universal** identifier number from the home banking
  system, to identify the payee as a party to...

...generate a routing/transit number of the
  bank of the payee and the payee's **account** number from
  the **universal** identifier number, and to communicate
  electronically with the bank of the payee to facilitate
  transfer of the amount owed to the payee's **account** to
  the bank of the payee. Preferably, the home banking
  system computer has stored therein a database, supplied
  by the trusted **third   party** , including name and address
  information of the payee and the **universal** identifier
  number, and not including corresponding routing/transit
  and **account** number information of the payee.

  To further these objects, a method of **electronic   funds
  transfer** between a payor and a payee by an intermediate
  trusted **third   party** is provided. The method comprises
  the steps of: upon receipt by the trusted **third   party**
  of a **universal** identifier number uniquely identifying
  the payee and generated, in response to a payment order
  from...

...information stored on a database resident at the
  home banking system, generating, at the trusted **third
  party** , from the received **universal** identifier number a
  routing/transit number of the payee's bank and the
  payee's **account** number to identify the payee as a party
  to receive payment, the routing/transit number of the
  payee's bank and the payee's **account** number being known
  only to the trusted **third   party** ; and communicating, by
  the trusted **third   party** , with payee's bank to
  - 10
  facilitate transfer of an amount owed by the payor to
  the payee to the payee's **account** in the payee's bank.

  The method preferably further comprises the steps of
  generating the...system of a payor and

an account of a payee. The system comprises: a trusted **third** **party** structured to communicate with both the home banking system and a bank of the payee maintaining payee's **account** , means associated with the home banking system for transmitting a **universal** identifier number to the trusted **third** **party** in response to receipt by the home banking system of a payment order from the payor, the **universal** identifier number uniquely identifying the payee; means associated with the trusted **third** **party** oper.-ble in response to receipt of the **universal** identifier number from the home banking system to identify the payee as a party to receive payment, and for converting the **universal** identifier number so as to identify the routing/transit number of the payee's bank and the payee's **account** number; and means associated with said trusted **third** **party** for communicating with payee's bank to facilitate payment in accordance with payor's payment order to payee's **account** .

To further the above objects of the present invention, there also is provided a method...

...further the above objects of the present invention, there also is provided a method of **electronic** **funds** **transfer** between a payor and a payee by an intermediate trusted **third** **party** , the trusted **third** **party** having previously distributed to a home banking system of the payor a database including **universal** identifier numbers uniquely identifying **accounts** including that of the payee. The method includes the steps of: receiving, at the homeidentifying, at the home banking system, the **universal** identifier number uniquely identifying payee's **account** from information stored in the

- 12

database; and transmitting, by the home banking system, the **universal** identifier number identified in the identifying step, to the trusted **third** **party** to facilitate payment to payee's **account** .

To further the above objects of the present invention, there also is provided a computer...

Claim

1 A funds transfer system for facilitating **electronic** **funds** **transfer** between a payor and a payee by means of an intermediate trusted **third** **party** , said system comprising:
a payor station including a device for electronic communication of a payment...

...communicate electronically with the payor station, to receive the payment order, and with the trusted **third** **party** ;
a trusted **third** **party** system associated with the trusted **third** **party** , said trusted **third** **party** system comprising a computer structured to communicate electronically with both the home banking system and...

...being operable, upon receipt of the payment order from the payor station, to generate a **universal** identifier number uniquely identifying the payee and to transmit electronically the **universal** identifier number to the trusted **third** **party** via a communication with the trusted **third** **party** system; and
said trusted **third** **party** system computer being operable, in response to receipt of the **universal**

identifier number from the home banking system, to
identify the payee as a party to...

...generate a routing/transit number of the bank of the
payee and the payee's **account** number from the **universal**
identifier number, and to communicate electronically
- 50
with the bank of the payee to facilitate transfer of
the amount owed to the payee's **account** to the bank of
the payee.

2 A funds transfer system according to claim 1...system
of a payor and an account of a payee, said system
comprising:
a trusted **third party** structured to communicate
with both the home banking system and a bank of the
payee maintaining payee's **account** ,
means associated with said home banking system for
transmitting a **universal** identifier number to said
trusted **third party** in response to receipt by said home
banking system of a payment order from the payor, said
universal identifier number uniquely identifying the
payee;
means associated with said trusted **third party**
operable in response to receipt of the **universal**
identifier number from the home banking system to
identify the payee as a party to receive payment, and
for converting the **universal** identifier number so as to
identify the routing/transit number of the payee's bank
and the payee's **account** number; and
means associated with said trusted **third party** for
communicating with payee's bank to facilitate payment
in accordance with payor's payment order to payee's
account .

26 A method for electronic bill presentment between a
biller and a payor by an...resident in a master database
resident at the trusted third party.

28 A method of **electronic funds transfer** between a
payor and a payee by an intermediate trusted **third
party** , the trusted **third party** having previously
distributed to a home banking system of the payor a
database including **universal** identifier numbers
uniquely identifying **accounts** including that of the
payee; said method including the steps of:
receiving, at the home...

...the home banking system of the
payment order, identifying, at the home banking system,
the **universal** identifier number uniquely identifying
payee's **account** from information stored in the
database; and
transmitting, by the home banking system, the
universal identifier number identified in said
identifying step, to the trusted **third party** to
facilitate payment to payee's **account** .

29 A computer-readable medium for storing data for
access by an application program being...

12/3,K/40   (Item 40 from file: 349)

00492237   **Image available**
METHOD AND SYSTEM OF ENCODING AND PROCESSING ALTERNATIVE HEALTHCARE

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7015

Author/Editor:	John Faschnek
Journal/Book Title:	PC Week
Article Title:	Banking on Tribeca Billing Invoices Services
Volume (Issue):	V15 n17 p17 (1)
Pages:	
Year of Publication:	4/27/98
Publisher:	
Remarks:	COMPLETED

PRODUCT NAMES: ⌐TRADEX Commerce Center (743623)

TITLE: Plasticnet Looks To Build A Market
AUTHOR: Jones, Kevin
SOURCE: Interactive Week,   v5 n19 p49(1) May 18, 1998
ISSN: 1078-7259
HOMEPAGE: http://www.interactive-week.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Trade'ex Electronic Commerce Systems Incorporated's Market Maker will be
moving Plasticsnet.com into being a full-fledged e-commerce site.
Plasticsnet.com, a Web site built by Nick and Tim Stojka, receives
questions from thousands of plastics industry engineers each week. As a
result, Commerx.com is moving to the next step. It will transform
Plasticsnet into an **intermediary** between plastics buyers and sellers.
This will be a totally new addition to the Plasticsnet site, which now only
provides information. The plastics market consists of many suppliers and
buyers. No one supplier is dominant. There are 12,000 to 15,000 plastic
processing companies and 5,000 companies which supply them. For this
reason, the Stojkas think that their site can change the way plastics are
bought and sold by **consolidating** the process on their Web site.
Plasticsnet currently provides a minimal amount of commerce by letting
users e-mail vendors from the site. The Stojkas' plan comes in three parts.
First, they are setting up an online procurement site to link buyers and
sellers. Second, they are establishing an online marketplace where
customers can shop. Third, Commerx is going to handle the receivables in
order to provide buyers a single **invoice** and to allay any fears about the
insecurity of Web commercial **transactions** .

COMPANY NAME: Ariba Inc (635961)
DESCRIPTORS: EDI (Electronic Data Interchange); Internet Marketing;
    Plastics; Purchasing
REVISION DATE: 20020124

9/5/25
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00107504   DOCUMENT TYPE: Review

PRODUCT NAMES: Oracle 8 (004233); Tribeca (695572); Oracle AS 4.0
(677396)

TITLE: Banking on Tribeca Billing Service
AUTHOR: Taschek, John
SOURCE: PC Week,   v15 n17 p17(1) Apr 27, 1998
ISSN: 0740-1604

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Microsoft's/Financial Data's MSFDC, Oracle's Oracle 8 and Oracle
Application Server 4.0, and IBM's Gold are products highlighted in a
discussion of Oracle's Tribeca, an electronic **bill** **payment** and
presentment system. Tribeca will compete with products from IBM and
Microsoft and services from industry leader **CheckFree** . MSFDC is a **fee**
-based service, a type of service that some companies and banks avoid.
Oracle, however, will sell its software and technology and allow companies
and banks to use them as they wish. Any user who does direct **billing**
should look at Tribeca because electronic **billing** is a $1 billion
industry and more than 200,000 companies could be customers in this market.
Oracle 8 and Oracle Application Server 4.0 are required, and Tribeca, which
is written completely in Sun Microsystems' Java, is installed as an Oracle